Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 1 of 65

Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under:	
	Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Chiquita	
		First name	First name
	Write the name that is on	Nicole	
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Carpenter	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the	First name	First name
	last 8 years		
	Include your married or	Middle name	Middle name
	maiden names.		
		Last name	Last name
		First come	Flort or any
		First name	First name
		Middle name	Middle name
		Middle Hame	Widdle Harrie
		Last name	Last name
3.	Only the last 4	WWW WW DOEE	WWW WW
•	digits of your	XXX - XX- <u>0255</u>	XXX - XX-
	Social Security number or federal	OR	OR
	Individual Taxpayer	9 xx - xx-	9 xx - xx-
	Identification number (ITIN)		

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 2 of 65

Debtor 1 Chiquita	Nicole	Carpenter	Case number (if known)	
First Name	Middle Name	Last Name		
	About Debtor 1:		About Debtor 2 (Spouse	Only in a Joint Case):
4. Any business names and Employer	I have not used any busin	ess names or EINs.	I have not used any busines	s names or EINs.
Identification Numbers (EIN) you have used in the	Business name		Business name	•
last 8 years	Business name		Business name	
Include trade names and doing business as names	EIN		EIN	
	EIN		EIN	
5. Where you live	7040 0 144 104 107 4		If Debtor 2 lives at a different	t address:
	7948 S. Wood St. APT 1 Number Street		Number Street	
	Chicago Illinois	60620	_	
	City State	Zip Code	City State	Zip Code
	Cook		_	
	County		County	
	If your mailing address is di		If Debtor 2's mailing address is	s different from yours, fill it
	fill it in here. Note that the cou this mailing address.	urt will send any notices to you a		end any notices to this mailing
	triis mailing address.		address.	
	Number Street		Number Street	
	City State	Zip Code	City State	Zip Code
6. Why you are	Check one:		Check one:	
choosing this district to file for		efore filing this petition, I have r than in any other district.	Over the last 180 days before lived in this district longer the	
bankruptcy		•	_	•
	I nave another reason. Ex	xplain. (See 28 U.S.C. §§ 1408.)	I nave another reason. Expl	ain. (See 28 U.S.C. §§ 1408.)
			_	
			_	
	_			

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 3 of 65

Debtor 1 Chiquita First Name	Nicole Middle Name	Carpenter Last Name	Case number (if known)	
Part 2: Tell the Court Ab	out Your Bankruptcy (Case		
7. The chapter of the Bankruptcy Code you are choosing to file under		cription of each, see <i>Notice Required</i> of page 1 and check the appropriate bo		Individuals Filing for Bankruptcy (Form
8. How you will pay the fee	court for more deta may pay with cash on your behalf, you I need to pay the factorial individuals to Pay You I request that my factorial in the fee in installment	re attorney may pay with a creative in installments. If you che four Filing Fee in Installments (fee be waived (You may requently, but is not required to, waive	ypically, if you are porder If your attorned it card or check with cose this option, sign Official Form 103A). The states option only it is your fee, and may oplies to your family the your must fill out the states.	aying the fee yourself, you bey is submitting your payment on a pre-printed address. In and attach the Application for of you are filing for Chapter 7. do so only if your income is size and you are unable to pay the Application to Have the
9. Have you filed for bankruptcy within the last 8 years?	V No. Yes. District District District	When When When	MM / DD / YYYY Case MM / DD / YYYY	numbernumber
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No. Yes. Debtor District Debtor District	WhenWhen	Relati Case MM / DD / YYYYY Relati	number, if known onship to you number, if known number, if known
11. Do you rent your residence?	✓ No. Go to li	obtained an eviction judgment against ne 12. Initial Statement About an Eviction Jud kruptcy petition.	,	. ,

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 4 of 65

Debtor 1 Chiquita First Name		NIC Midd	ore lle Name	Carpenter Last Name	Case number (ii	known)	
Part 3: Report About An	y Bus				or		
12. Are you a sole proprietor of any full- or part-time business?	✓	No. Yes.	Go to Part 4. Name and location of b	pusiness			
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.			Single Asset Re Stockbroker (as	Street Street	d in 11 U.S.C. § 101(27A)) ned in 11 U.S.C. § 101(51		
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	dead opera	llines. If y ations, ca C. § 11 1 No.	ou indicate that you are ash-flow statement, and 6(1)(B). I am not filing under Cl I am filing under Chap Bankruptcy Code.	a s <i>mall business of federal income tax</i> hapter 11. ter 11, but I am NO	whether you are a small but lebtor, you must attach you a return or if any of these do	ir most recent balance locuments do not exist, and the exist, are according to the defi	sheet, statement of t, follow the procedure in 11
Part 4: Report if You Ow	n or	Have A	Any Hazardous Pr	operty or Any	Property That Nee	ds Immediate At	tention
14. Do you own or have any property that poses or is alleged to pose a threat of	✓	No. Yes.	What is the hazard?				
imminent and identifiable hazard to public health or			If immediate attention is	needed, why is it n	eeded?		
safety? Or do you own any property that needs		,	Where is the property?	Number	Street		
immediate attention?							
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?				City	State	9	Zip Code

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 5 of 65

Debtor 1 Chiquita Nicole Carpenter Case number (if known)

First Name Middle Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I filed counseling agency within the 180 days before I filed about credit this bankruptcy petition, and I received a certificate of this bankruptcy petition, and I received a certificate of counseling. completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, The law requires that that you developed with the agency. that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed counseling agency within the 180 days before I filed counseling before this bankruptcy petition, but I do not have a this bankruptcy petition, but I do not have a you file for certificate of completion. certificate of completion. bankruptcy. You must truthfully check Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment one of the following plan, if any. plan, if any. choices. If you cannot do so, you are I certify that I asked for credit counseling services I certify that I asked for credit counseling services not eligible to file. from an approved agency, but was unable to obtain from an approved agency, but was unable to obtain those services during the 7 days after I made my those services during the 7 days after I made my If you file anyway, request, and exigent circumstances merit a 30-day request, and exigent circumstances merit a 30-day temporary waiver of the requirement. temporary waiver of the requirement. the court can dismiss your case, you will To ask for a 30-day temporary waiver of the requirement, To ask for a 30-day temporary waiver of the requirement, lose whatever filing attach a separate sheet explaining what efforts you made to attach a separate sheet explaining what efforts you made to fee you paid, and obtain the briefing, why you were unable to obtain it before obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances you filed for bankruptcy, and what exigent circumstances your creditors can required you to file this case. required you to file this case. begin collection activities again. Your case may be dismissed if the court is dissatisfied with Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for your reasons for not receiving a briefing before you filed for bankruptcy. bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, the payment plan you developed, if any. If you do not do so, your case may be dismissed. your case may be dismissed. Any extension of the 30-day deadline is granted only for Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me incapable of deficiency that makes me incapable of realizing or making rational decisions realizing or making rational decisions about finances. Disability. My physical disability causes me to be Disability. My physical disability causes me to be unable to participate in a briefing in unable to participate in a briefing in person, by phone, or through the person, by phone, or through the internet, even after I reasonably tried internet, even after I reasonably tried to do so. to do so. Active duty. Active duty. I am currently on active military duty in I am currently on active military duty in a military combat zone. a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing

about credit counseling, you must file a motion for waiver of

credit counseling with the court.

about credit counseling, you must file a motion for waiver of

credit counseling with the court.

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 6 of 65

Debtor 1 Chiquita First Name	Nicole Middle Name	Carpenter Case number (ii	f known)		
	uestions for Reporting Purp				
16. What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 				
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	paid that funds will be ava		erty is excluded and administrative expenses are		
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000		
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	=		
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million			
Part 7: Sign Below					
For you	and correct. If I have chosen to file under 11,12, or 13 of title 11, United choose to proceed under Chalf no attorney represents mere fill out this document, I half request relief in accordance I understand making a false connection with a bankrupt cyears, or both. 18 U.S.C. §§ /s/ Chiquita Carpenter Signature of Debtor 1 Executed on 10/13/20	r Chapter 7, I am aware that I may ped States Code. I understand the relianter 7. e and I did not pay or agree to pay shave obtained and read the notice rele with the chapter of title 11, United statement, concealing property, or cry case can result in fines up to \$250 (152, 1341, 1519, and 3571.	States Code, specified in this petition. obtaining money or property by fraud in		

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 7 of 65

Debtor 1	Chiquita	Nicole	Carpenter	Case number	(if known)
	First Name	Middle Name	Last Name		
you are by one If you	ur attorney, if e represented are not ented by an	eligibility to proceed un the relief available und to the debtor(s) the not	der Chapter 7, 11, 12, ler each chapter for wh ice required by 11 U.S.	or 13 of title 11, U ich the person is o C. § 342(b) and, i	that I have informed the debtor(s) about United States Code, and have explained eligible. I also certify that I have delivered in a case in which § 707(b)(4)(D) applies, nation in the schedules filed with the
	ey, you do not o file this page.	/s/ Megan Holmes Signature of Attorney	or Debtor	Date	10/13/2016 MM / DD / YYYY
		Megan Holmes Printed name			
		Semrad Law Firm			
		Firm name 11101 S. Western Aver	nue		
		Street			
		Chicago	ı	Ilinois	60643
		City		State	Zip Code
		Contact phone		Email address	mholmes@semradlaw.com
				Illino	ois
		Bar number	<u> </u>	Stat	te

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 8 of 65

Fill in this information to identify your case:				
Debtor 1	Chiquita First Name	Nicole Middle Name	Carpenter Last Name	
Debtor 2 (Spouse, if filing) First Name		Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	
Case number (If known)			(State)	

Check if this is an
amended filing

12/15

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets
	Value of what you own
1. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$5,175.00
1c. Copy line 63, Total of all property on Schedule A/B	\$5,175.00
Part 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$35,960.00
Your total liabilities	\$35,960.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$1,475.37
35F) year 3223 moone non me 12 6 36/10446	_
5. Schedule J: Your Expenses (Official Form 106J)	\$1,300.00
Copy your monthly expenses from line 22, Column A, of Schedule J	<u>* · · </u>

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 9 of 65

Deb	otor 1 <u>C</u>		Nicole	Carpenter	Case numb	ber (if known)	
Part		irst Name nswer These Question	Middle Name	Last Name	oordo		
ган	4. A	iiswei Tiiese Questioii	5 IOI Auministra	ative and Statistical Re	corus		
6. A	re you	filing for bankruptcy under	Chapters 7, 11, or 1	13?			
	No.	. You have nothing to report on	this part of the form.	Check this box and submit this	s form to the court	with your other schedules	S.
	✓ Yes	3.					
7. V	Vhat kir	nd of debt do you have?					
		ur debts are primarily consu	imer dehts. Consum	ner debts are those incurred by	, an individual nrim	narily for a nersonal	
		nily, or household purpose. 11 l			•		
		ur debts are not primarily co		have nothing to report on this	part of the form. C	heck this box and submit	
	tnis	form to the court with your oth	ier schedules.				
		the Statement of Your Curro 22A-1 Line 11; OR , Form 122E	•		thly income from C	Official	\$1,740.35
9.	Сору	the following special categ	ories of claims fron	n Part 4, line 6 of Schedule I	E/F:		
	From	Part 4 on Schedule E/F, cop	by the following:			Total claim	
	9a. Do	omestic support obligations (C	copy line 6a.)			\$0.00	
	9b. Ta	ixes and certain other debts yo	u owe the governmer	nt. (Copy line 6b.)		\$0.00	
	9c. Cla	aims for death or personal inju	ry while you were into	oxicated. (Copy line 6c.)		\$0.00	
	9d. Stu	udent loans. (Copy line 6f.)				\$0.00	
	9e. Ob	bligations arising out of a sepa	ration agreement or	divorce that you did not report	as	\$0.00	
	priority	y claims. (Copy line 6g.)					
	9f. Del	ebts to pension or profit-sharing	g plans, and other sir	milar debts. (Copy line 6h.)		\$0.00	
	9g. Tc	otal. Add lines 9a through 9f.				\$0.00	

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 10 of 65

Fill in this inf	ormation to identify your case	e:		
Debtor 1	Chiquita	Nicole	Carpenter	
	First Name	Middle Na	me Last Name	
Debtor 2				
(Spouse, if fi	lling) First Name	Middle Na	me Last Name	
United State	s Bankruptcy Court for the:	Northern	District of Illinois	
	. ,		(State)	
Case number	er			
(If known)				
Official	Form 106A/B			Check if this is an amended filing
Sched	ule A/B: Prope	erty		1
category who responsible write your na	ere you think it fits best. B for supplying correct info ame and case number (if kr	e as complete and rmation. If more sp nown). Answer ever	accurate as possible. If two married ped ace is needed, attach a separate sheet	re than one category, list the asset in the ople are filing together, both are equally to this form. On the top of any additional pages,
			ny residence, building, land, or similar	
	lo. Go to Part 2		3 , 11, 11, 11	
Y	es. Where is the property?			
1.1	treet address, if available, or		What is the property? Check all that appl Single-family home	ly. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D Creditors Who Have Claims Secured by Propen

Current value of the Current value of the Condominium or cooperative entire property? portion you own? Manufactured or mobile home Land Number Street Describe the nature of your ownership Investment property interest (such as fee simple, tenancy by Timeshare the entireties, or a life estate), if known. Other Citv State Zip Code Check if this is community property Who has an interest in the property? Check (see instructions) Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: If you own or have more than one, list here: What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: 1.2 Single-family home Creditors Who Have Claims Secured by Property. Street address, if available, or other description Duplex or multi-unit building Current value of the Current value of the Condominium or cooperative portion you own? entire property? Manufactured or mobile home I and Number Street Describe the nature of your ownership Investment property interest (such as fee simple, tenancy by Timeshare the entireties, or a life estate), if known. City State Zip Code Check if this is community property Who has an interest in the property? Check (see instructions) Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number:

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 11 of 65

Debtor 1	Chiquita First Name	Nicole Middle Name	Carpenter Last Name	Case number	(if known)	
1.3 Stre	et address, if available, or oth		hat is the property? Check all that app Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	y.	Do not deduct secured cl the amount of any secure Creditors Who Have Cla Current value of the entire property?	·
Nun City	State	Zip Code	Investment property Timeshare Other		Describe the nature of interest (such as fee sin the entireties, or a life of	nple, tenancy by
			ho has an interest in the property? CDD Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another ther information you wish to add about Debtor 2 only		Check if this is cor (see instructions)	nmunity property
		pr ion you own for all	operty identification number: of your entries from Part 1, including	g any entries	for pages	
Do you ov you own th	at someone else drives. If youns, trucks, tractors, sport utili	equitable interest in I lease a vehicle, also	any vehicles, whether they are regist report it on Schedule G: Executory Control			
3.1		Nissan Sentra 2002 100000	Who has an interest in the propert one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and ano		Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? \$3575.00	•
22	Make		Check if this is community propinstructions)	erty (see	Do not doduct socured of	gime or exemptions. But
3.2	Make Model: Year: Approximate mileage: Other information:		who has an interest in the propert one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and	ther	Do not deduct secured of the amount of any secure Creditors Who Have Cla Current value of the entire property?	•
			Check if this is community propinstructions)	erty (See		

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 12 of 65

	Chiquita First Name	Nicole Middle Name	Carpenter Last Name	Case numbe	r (if known)	
3.3	Make Model: Year:		Who has an interest in the prone. Debtor 1 only	roperty? Check	the amount of any secur	claims or exemptions. Put ed claims on Schedule D: aims Secured by Property.
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only At least one of the debtors a	nd another	entire property?	portion you own?
			Check if this is communitionstructions)			
3.4	Make Model: Year:		Who has an interest in the prone.	roperty? Check	the amount of any secur	claims or exemptions. Put ed claims on Schedule D: aims Secured by Property.
	Approximate mileage:		Debtor 2 only Debtor 1 and Debtor 2 only		Current value of the	Current value of the
	Other information:		At least one of the debtors a	nd another	entire property?	portion you own?
			Check if this is communit			
	No Vas					
4.1	Yes Make Model:		Who has an interest in the prone.	roperty? Check	the amount of any secur	claims or exemptions. Put
	Yes Make		-	roperty? Check	the amount of any secur	ed claims on Schedule D:
	Yes Make Model: Year: Approximate mileage:		one. Debtor 1 only Debtor 2 only	nd another	the amount of any secur Creditors Who Have Cl Current value of the	ed claims on Schedule D: aims Secured by Property. Current value of the
4.1	Yes Make Model: Year: Approximate mileage:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community	nd another ty property (see	the amount of any secur Creditors Who Have Cl. Current value of the entire property? Do not deduct secured of the amount of any secure	ed claims on Schedule D: aims Secured by Property. Current value of the portion you own? claims or exemptions. Put ed claims on Schedule D:
4.1	Yes Make Model: Year: Approximate mileage: Other information: Make Model:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit instructions) Who has an interest in the prone. Debtor 1 only Debtor 2 only	nd another ty property (see	the amount of any secur Creditors Who Have Cl. Current value of the entire property? Do not deduct secured of the amount of any secur Creditors Who Have Cl. Current value of the	ed claims on Schedule D: aims Secured by Property. Current value of the portion you own? claims or exemptions. Put ed claims on Schedule D: aims Secured by Property. Current value of the
4.1	Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors a Check if this is communit instructions) Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	nd another ty property (see roperty? Check	the amount of any secur Creditors Who Have Cl. Current value of the entire property? Do not deduct secured of the amount of any secur Creditors Who Have Cl.	ed claims on Schedule D: aims Secured by Property. Current value of the portion you own? claims or exemptions. Put ed claims on Schedule D: aims Secured by Property.
4.1	Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit instructions) Who has an interest in the prone. Debtor 1 only Debtor 2 only	nd another ty property (see roperty? Check	the amount of any secur Creditors Who Have Cl. Current value of the entire property? Do not deduct secured of the amount of any secur Creditors Who Have Cl. Current value of the	ed claims on Schedule D: aims Secured by Property. Current value of the portion you own? claims or exemptions. Put ed claims on Schedule D: aims Secured by Property. Current value of the

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 13 of 65

Debtor 1 Chiquita Nicole Carpenter Case number (if known) First Name Middle Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$400.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... TV, Computer, Andriod Phone \$800.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles **√** No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments **√** No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment **√** No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ✓ Yes. Describe... Misc. Clothing \$250.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □l No ✓ Yes. Describe... Costume Jewelry \$150.00 13. Non-farm animals Examples: Dogs, cats, birds, horses **✓** No Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **√** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1600.00 for Part 3. Write that number here

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 14 of 65

Debtor 1 Chiquita Carpenter Nicole Case number (if known) First Name Middle Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. **✓** No Institution name: Yes 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 15 of 65

Deb	tor 1	Chiquita	Nicole	Carpenter	Case number (if known)	
20.			Middle Name orate bonds and other negotian clude personal checks, cashiers'			
	Nor	_	nts are those you cannot transfer	to someone by signing or de	elivering them.	
		Yes. Give specific information about them	Issuer name:			
21.		tirement or pension amples: Interests in IR), thrift savings accounts, or	other pension or profit-sharing plans	
		No	Type of account:	Institution name:		
	Ц	Yes. List each account	401(k) or similar plan:			. ,
		separately.	Pension plan:			
			IRA:			
			Retirement account:			
			Keogh:			
			Additional account:			
			Additional account:			
22.	You Exa con	amples: Agreements v npanies, or others	orepayments deposits you have made so that yo with landlords, prepaid rent, publi	ou may continue service or us c utilities (electric, gas, water Institution name:	e from a company), telecommunications	
		No Yes	=1	institution name.		
	Ч	165	Electric:			
			Gas:			_
			Heating oil: Security deposit on rental unit:			_
			Prepaid rent:			-
			Telephone:			_
			Water:	-		
			Rented furniture:			
			Other:	_		
23.	Anı	nuities (A contract for	a periodic payment of money to	you, either for life or for a nur	nber of years)	
	✓	No Yes	Issuer name and description:			
						-

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 16 of 65

Debte	or 1 Chiquita First Name	Nicole Middle Ni	ame	Carpenter Last Name	Case number (if known)	
24.	Interests in an e		ount in a qualified		r a qualified state tuition program	
	✓ No In Yes	stitution name and description	on. Separately file th	e records of any interests.	11 U.S.C. § 521(c):	
	_					
25.	Trusts, equitable exercisable for	le or future interests in pr	roperty (other than	n anything listed in line 1), and rights or powers	
	✓ No Yes. Describ					7
26.	Examples: Interne	ghts, trademarks, trade se et domain names, websites,			ents	
	✓ No Yes. Describ	pe				
27.		hises, and other general i		ociation holdings liquor liq	enses, professional licenses	_
	✓ No		cs, cooperative ass	ociation notalings, liquol lic	ionises, professional neerises	7
	Yes. Describ	De				
Mon	ey or proper	ty owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper					portion you own?
						portion you own? Do not deduct secured
	Tax refunds owe				Federal:	portion you own? Do not deduct secured
	Tax refunds owe ✓ No ☐ Yes. Give spe about th you alre	ecific information nem, including whether eady filed the returns			Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owe No Yes. Give spends about the you alread and the	ed to you ecific information nem, including whether				portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owe No Yes. Give spe about th you alre and the Family support Examples: Past de	ecific information nem, including whether eady filed the returns tax years	usal support, child s	upport, maintenance, divor	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owe No Yes. Give speabout the you alread the Family support Examples: Past do No	ecific information nem, including whether eady filed the returns tax years	usal support, child s	upport, maintenance, divor	State: Local: cce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give speabout the you alread the Family support Examples: Past do No	ecific information nem, including whether eady filed the returns tax years	usal support, child s	upport, maintenance, divor	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owe No Yes. Give speabout the you alread the Family support Examples: Past do No	ecific information nem, including whether eady filed the returns tax years	usal support, child s	upport, maintenance, divor	State: Local: rce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give speabout the you alread the Family support Examples: Past do No	ecific information nem, including whether eady filed the returns tax years	usal support, child s	upport, maintenance, divor	State: Local: Toe settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give speabout the you alread the Family support Examples: Past do No	ecific information nem, including whether eady filed the returns tax years	usal support, child s	upport, maintenance, divor	State: Local: Coe settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds owe ✓ No Yes. Give speabout the you alread the support Examples: Past do ✓ No Yes. Give speach of the support Examples: Unpaid the support Examp	ed to you ecific information nem, including whether eady filed the returns tax years ue or lump sum alimony, spo ecific information	payments, disability	/ benefits, sick pay, vacation	State: Local: Coe settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds owe ✓ No Yes. Give speabout the you alread the support Examples: Past do ✓ No Yes. Give speach of the support Examples: Unpaid the support Examp	ed to you ecific information nem, including whether eady filed the returns tax years ue or lump sum alimony, spo ecific information	payments, disability	/ benefits, sick pay, vacation	State: Local: Ce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds owe ✓ No Yes. Give speabout the you alread the Family support Examples: Past du ✓ No Yes. Give speabout the second of the se	ed to you ecific information nem, including whether eady filed the returns tax years ue or lump sum alimony, spo ecific information	payments, disability	/ benefits, sick pay, vacation	State: Local: Ce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds owe ✓ No ☐ Yes. Give speabout the you alreated and the Family support Examples: Past du ✓ No ☐ Yes. Give speached and the Sexamples: Unpaid special	ed to you ecific information nem, including whether eady filed the returns tax years ue or lump sum alimony, spo ecific information	payments, disability	/ benefits, sick pay, vacation	State: Local: Ce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 17 of 65

Deb	otor 1 Chiquita First Name	Nicole Middle Name	Carpenter Last Name	Case number (if known)	
24			Last Name		
31.	Interests in insurance policie Examples: Health, disability, or		ngs account (HSA): credit, h	omeowner's, or renter's insurance	
	_		go account (1.167.1); croan;		
	✓ No	Comp	any name:	Beneficiary:	Surrender or refund value:
	Yes. Name the insurance of	ompany	7		
	of each policy and list its va	alue			
		<u> </u>		-	
32.	Any interest in property that			or are currently entitled to receive	
	property because someone has		s from a life insurance policy, v	or are currently entitled to receive	
	✓ No				1
	Yes. Describe				
		_			
33.	Claims against third parties,	whether or not you hav	e filed a lawsuit or made a	demand for payment	
	Examples: Accidents, employm				
	✓ No				
					1
	Yes. Describe				
		_			
34.	Other contingent and unliqu	idated claims of every	nature, including counterd	laims of the debtor and rights	
	to set off claims				
	✓ No				
	Yes. Describe				
	-	_			
35.	Any financial assets you did	not already list			
	✓ No				
	Yes. Describe]
	-	_			
36	Add the dollar value of all of	vour entries from Part	1 including any entries for	nages you have attached	
00.	for Part 4. Write that number	-			
Part	Describe Any Rusin	ess-Related Proner	tv You Own or Have a	n Interest In. List any real estat	e in Part 1
37.					o III I di Cii
٥,.		:	, Duomiooo related prop		Current value of the
	No. Go to Part 6.				portion you own?
	Yes. Go to line 38.				Do not deduct secured claims
					or exemptions
38.	Accounts receivable or comm	nissions you already ea	rned		
	✓ No				
	Yes. Describe				
		_			
39.	Office equipment, furnishing		no printoro coniera faccara al	binon rugo tolophonon dosles alsains alsains	tronia doviaca
	Examples: Business-related col	mputers, soπware, moder	ns, printers, copiers, tax maci	hines, rugs, telephones, desks, chairs, elec	ITOTHC GEVICES
	✓ No				
	Yes. Describe				

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 18 of 65

Deb	tor 1 Chiquita First Name	Nicole Middle Name	Carpenter Last Name	Case number (if known)	
40.		quipment, supplies you use in		ur trade	
	✓ No				
	Yes. Describe				
	_				
41.	Inventory				
	✓ No				
	Yes. Describe				
42.	Interests in partnersh	nips or joint ventures			
	✓ No				
	Yes. Give specific	Name	of entity:	% of ownership:	
	information about them				
	uiom				
43. (Customer lists, mailing	lists, or other compilations			
	✓ No				
	Yes. Do your lists in	nclude personally identifiable infor	mation (as defined in 11 U.S	S.C. § 101(41A))?	
	☐ No				
	Yes. Desc	ribe			
44.	Any business-related	property you did not already lis	t		
	✓ No				
	Yes. Give specific				
	information				_
					<u> </u>
		all of your entries from Part 5, i			
				erty You Own or Have an Interest	
Part		n interest in farmland, list it in Part		erty Tou Own of Flave all Interest	
46.	Do you own or have a	any legal or equitable interest in	n any farm- or commercia	ll fishing-related property?	
	✓ No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47.				Do not deduct secured
					claims or exemptions
47.	Farm animals				c. c.criptiono
	Examples: Livestock, po	oultry, farm-raised fish			
	✓ No				
	Yes. Describe				

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 19 of 65

Deb	tor 1	Chiquita First Name	Nicole Middle Name	Carpenter Last Name	Case number (if known)	
48.	Cro	ops-either growing o		Lastivanie		
	√	No				
	Ħ	Yes. Describe				
	_					
40	Fa:	um and fiables accide		five.use and tools of trad	_	
49.			oment, implements, machinery,	tixtures, and tools of trad	e	
	Ш	Yes. Describe				
50.	Far	m and fishing suppl	lies, chemicals, and feed			
	✓	No				
		Yes. Describe				
51.	Any	y farm- and commer	cial fishing-related property yo	u did not already list		
	✓	No				
		Yes. Describe				
		L				
FO 4	-1-1-41	ha dallan valva af all	of Bout C inc		an view being attached	
			of your entries from Part 6, inchere			
Part	7:	Describe All Pro	perty You Own or Have a	an Interest in That You	ı Did Not List Above	
53.			erty of any kind you did not all	ready list?		
		mples: Season tickets,	, country club membership			
	✓	No				
		Yes. Give specific information				
		momadon				
54. A	dd tl	ne dollar value of all	of your entries from Part 7. Wr	ite that number here	>	
			. ,			
Part	8.	l ist the Totals o	of Each Part of this Form			
					<u> </u>	
55. I	Part '	1: Total real estate, li	ine 2		>	
56 t	art 2	2 total vehicles, line	5	******		
				\$3575.00	_	
			I household items, line 15	\$1600.00	<u> </u>	
58. P	art 4	l: Total financial asse	ets, line 36		<u> </u>	
59. I	Part !	5: Total business-rel	lated property, line 45			
60. F	Part (6: Total farm- and fis	shing-related property, line 52			
61. I	art :	7: Total other proper	rty not listed, line 54	-	_	
02.		personal property.	Add lines 56 through 61			
	IOlai		Add lines 56 through 61	\$5175.00	Copy personal property total ▶	+ \$5175.00
	IOlai		Add lines 56 through 61	\$5175.00	Copy personal property total ▶	
63. T		of all property on Sc	Add lines 56 through 61	\$5175.00		+ \$5175.00

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 20 of 65

Fill in this information to identify your case:						
Debtor 1	Chiquita First Name	Nicole Middle Name	Carpenter Last Name			
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last Name			
United States E	sankruptcy Court for the:	Northern	District of Illinois(State)			
Case number (If known)			(Otatio)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Par	t1: Identify the Property You Cla	im as Exempt					
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. ✓ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) ✓ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below.						
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption			
	Brief description: Misc. Clothing Line from Schedule A/B: 11	\$250.00	\$250.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)			
	Brief description: Used Furniture Line from Schedule A/B: 06	\$400.00	\$400.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every) No Yes. Did you acquire the property covery No Yes	3 years after that for ca					

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 21 of 65

ebtor 1 Chiquita Nico First Name Midd		Carpenter Case number (if known) Last Name	,
rt 2: Additional Page			
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Costume Jewelry Line from Schedule A/B: 12	\$150.00	\$150.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: TV, Computer, Andriod Phone	\$800.00	\$800.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 07		applicable statutory limit	
Brief description:	\$3,575.00	\$2,400.00; \$1,175.00	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Nissan Sentra, 2002, 2002 Nissan Sentra		100% of fair market value, up to any applicable statutory limit	_
Line from Schedule A/B: 03		applicable statutory littlit	

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 22 of 65

Fill ir	n this information to identify your case	:				
Debt	tor 1 Chiquita	Nicole	Carpenter			
	First Name	Middle Name	Last Name			
Debt	tor 2					
(Spo	use, if filing) First Name	Middle Name	Last Name			
Unite	ed States Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case (If kn	e number					
(II KII	OWII)					
Off	ficial Form 106D				Ш	Check if this is ar amended filing
Sc	hedule D: Credit	ors Who Ha	ve Claims Secu	red by Pro	nerty	12/1
space	s complete and accurate as possib e is needed, copy the Additional Pa case number (if known).					
1.	Do any creditors have claims secu	red by your property?				
	_ '		ur other schedules. You have nothing	a else to report on this fo	orm.	
	Yes. Fill in all of the information by	•		, p		
Part	1: List All Secured Claims					
2.	List all secured claims. If a creditor	has more than one secure	d claim, list the creditor separately	Column A	Column B	Column C
	for each claim. If more than one cred much as possible, list the claims in a	· ·		Amount of claim Do not deduct the value of collateral.	Value of collateral that supports	Unsecured portion
					this claim	

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 23 of 65

					<u></u>			
Fill	in this inform	ation to identify your cas	e:					
Deb	otor 1	Chiquita	Nicole	Carpenter				
		First Name	Middle Name	Last Name				
	otor 2	=						
(Sp	ouse, if filing)	First Name	Middle Name	Last Name				
Unit	ted States Ba	ankruptcy Court for the:	Northern	District of Illinois				
0				(State)				
	se number nown)							
Of	ficial Fo	orm 106E/F			<u></u>	Che	eck if this is ar	n amended filing
			al!4 a na NA/la a		l Ol-!			
50	neau	ie E/F: Cre	editors wno	Have Unsecure	ed Claims			12/15
party 106A that entri knov	y to any exe VB) and on are listed in es in the bo vn).	cutory contracts or un Schedule G: Executor Schedule D: Creditor exes on the left. Attach	expired leases that could r y Contracts and Unexpire s Who Hold Claims Secur	s with PRIORITY claims and Paresult in a claim. Also list execut of Leases (Official Form 106G), ed by Property. If more space is this page. On the top of any act	ory contracts on <i>Sch</i> to not include any cre s needed, copy the Pa	nedule A/B: editors with art you nee	Property (Of partially sec d, fill it out, n	fficial Form cured claims number the
1.								
١.		o to Part 2.	secured claims against yo	ou:				
	Yes.	0 to 1 dit 2.						
_	ш	our priority upoccure	d alaima. If a graditar has me	ore than one priority unsecured cla	im list the graditar can	arataly for a	oob oloim Fo	r agab alaim
2.	listed, ident much as po Continuation	ify what type of claim it is pssible, list the claims in a on Page of Part 1. If more	 If a claim has both priority a alphabetical order according than one creditor holds a p 	one than one profits dissectined da and nonpriority amounts, list that cla to the creditor's name. If you have articular claim, list the other creditor this form in the instruction booklet	aim here and show both more than two priority ors in Part 3.	n priority and	nonpriority ar	mounts. As
						Total	Priority	Nonpriority

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 24 of 65

Debte			Nicole	Carpe		Case number	(if known)	
	First N		Middle Name	Last Na	ame			
Part 2	2: List	All of Your NONPRIO	RITY Unsecure	d Claims				
3.	Do any cı	reditors have nonpriority u	unsecured claims a	gainst you?				
i	☐ No. Y ✓ Yes.	ou have nothing to report in t	this part. Submit this	form to the co	ourt with your other	schedules.		
ı	unsecured	d claim, list the creditor separ an one creditor holds a partic	rately for each claim	. For each cla	im listed, identify v	hat type of claim i	ch claim. If a creditor has mo it is. Do not list claims already priority unsecured claims fill o	included in Part 1.
								Total claim
4.1		thicago Parking			Last 4 digits of a	ccount number		\$6,000.00
		rity Creditor's Name aSalle St # 107A			When was the de	-	n/a	
	Number	Street			As of the date you	u file the claim is	s: Check all that apply.	
	-			—— í	Contingent	u me, me ciami is	s. Oneck all that apply.	
	Chicago	Illinois State	60602 Zip Code	ˈ	Unliquidated			
	City Who in	State curred the debt? Check on		; I	Disputed			
		tor 1 only			Type of NONPRIC	RITY unsecured	d claim.	
	Deb	tor 2 only			Student loans	Jan Tunooouroe	. Julii	
	Deb	tor 1 and Debtor 2 only			=	ising out of a sens	aration agreement or divorce	
	At le	east one of the debtors and ar	nother			ot report as priority		
	Check if this claim relates to a community debt				Debts to pens debts	ion or profit-sharir	ng plans, and other similar	
		aim subject to offset?		1	Other. Specify	Ticl	kets	
	✓ No			'				
	Yes							
4.2		CED RECOVERY CO L rity Creditor's Name			Last 4 digits of a	ccount number	1784	\$658.00
	8014 BA	YBERRY RD			When was the de	ebt incurred?	12/1/2013	
	Number	Street			As of the date yo	u file, the claim is	s: Check all that apply.	
	IVCKSC	MV/IIIE Florido	32256		Contingent			
	City	NVILLE Florida State	Zip Code		Unliquidated			
		curred the debt? Check on tor 1 only	ne.		Disputed			
		tor 2 only			Type of NONPRIC	ORITY unsecured	d claim:	
		tor 1 and Debtor 2 only			Student loans			
		east one of the debtors and ar	nother		Obligations ar	ising out of a sepa ot report as priority	aration agreement or divorce	
	Che	eck if this claim relates to a	a community debt		_ ′	,	ng plans, and other similar	
		aim subject to offset?			debts			
	✓ No				Other. Specify		n; Collecting for DITOR: SPRINT	
	Yes							
4.3		TEM INC rity Creditor's Name			Last 4 digits of a	ccount number	4001	\$774.00
	<u>PO BOX</u>				When was the de	ebt incurred?	10/1/2015	
	Number	Street			As of the date vo	u file. the claim is	s: Check all that apply.	
	0.411.17.5	AALU A.F	55104		Contingent	.,	,	
	SAINT F City	AUL Minnesota State	<u>a 55164</u> Zip Code		Unliquidated			
	Who in	curred the debt? Check on		j	Disputed			
		tor 1 only			Type of NONPRIC	ORITY unsecured	d claim:	
		tor 2 only			Student loans			
		tor 1 and Debtor 2 only east one of the debtors and ar	nother	j			aration agreement or divorce	
	=				_	ot report as priority		
		eck if this claim relates to a aim subject to offset?	a community debt		debts to pens	ion or pront-snafir	ng plans, and other similar	
	No	ann subject to onset?			✓		n; Collecting for CREDITOR: T	
	Yes				Other. Specify		USA INC	

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 25 of 65

Debtor 1 Chiquita Nicole Carpenter Case number (if known) First Name Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Mercy Hospital \$25,000.00 Last 4 digits of account number _ Nonpriority Creditor's Name 2525 S. Michigan Avenue When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60616 Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **|**~| Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Medical Is the claim subject to offset? **✓** No Yes NATIONAL CREDIT SYSTEM \$3,448.00 Last 4 digits of account number 7748 Nonpriority Creditor's Name 3750 NATURALLY FRESH BLV When was the debt incurred? 2/1/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent **ATLANTA** 30349 Georgia Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only IVI Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? $\overline{}$ 001 Collection; Collecting for **V** No ORIGINAL CREDITOR: UNIVERSITY VILLAGE AT Yes Other, Specify CHAMPAIG 4.6 OAC \$80.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 500 When was the debt incurred? 7/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent Wisconsin 53913 BARABOO Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? **/** Collection; Collecting for **✓** No ORIGINAL CREDITOR:

Yes

Other. Specify

MEDICAL

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 26 of 65

Chiquita Carpenter Debtor 1 Nicole Case number (if known) First Name Middle Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** US DEPT OF ED/GSL/ATL 4.7 \$39.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 9/1/2011 Number As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? Other. Specify **✓** No Yes US DEPT OF ED/GSL/ATL 4.8 \$26.00 Last 4 digits of account number _ 7383 Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 9/1/2011 Number As of the date you file, the claim is: Check all that apply. Contingent **ATLANTA** 30301 Georgia Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify _

✓ No Yes Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 27 of 65

bioi i <u>Ciliquita</u>		NICOLE	Carpenter		ase number (ii known)
First Name		Middle Name	Last Name		
rt 3: List Others	s to Be Notified	I About a Debt	That You Already	Listed	
LIST OTHERS	s to be Notified	About a Debt	iliat lou Alleauy	Listeu	
Use this page on	ly if you have other	ers to be notified al	bout your bankruptc	y, for a debt th	at you already listed in Parts 1 or 2. For example, if a
collection agency	is trying to collec	t from you for a de	bt you owe to some	one else. list t	he original creditor in Parts 1 or 2, then list the collection
• .		•	•	•	isted in Parts 1 or 2, list the additional creditors here. If
0 ,	• •		•	•	•
you do not have	additional person	s to be notified for	any debts in Parts 1	l or 2, do not f	fill out or submit this page.
HARRIS & HARF	OT L 21S				
				ry in Part 1 or	Part 2 did you list the original creditor?
Name			On which chi	ary in rait roi	Tart E and you not the original oreator.
	DI 1/D 0 100		Line 4.1	of (Chec	N Dest 4 On the second District
111 W JACKSON	111 W JACKSON BLVD S-400			UI (CITEC	Part 1: Creditors with Priority Unsecured Claims
Number Stree	t			one):	Part 2: Creditors with Nonpriority Unsecured
-					Claims
CHICAGO	Illinois	60604	Last A digits	of account nu	ımher
			Last 4 digits	or account nu	
City	State	Zip Code			

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 28 of 65

Chiquita Carpenter Debtor 1 Nicole Case number (if known) Middle Name Add the Amounts for Each Type of Unsecured Claim Part 4: Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government 6b 6c. Claims for death or personal injury while you were \$0.00 intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$65.00 **Total claims** 6f. Student loans 6f. from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims

\$35,960.00

\$36,025.00

6h. Debts to pension or profit-sharing plans, and other similar 6h.

6i. Other. Add all other nonpriority unsecured claims. Write

that amount here.

6j. Total. Add lines 6f through 6i.

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 29 of 65

Fill in this information to identify your case:				
Debtor 1	Chiquita	Nicole	Carpenter	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing	g) First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(Sidio)	

Officia	al Forr	ท 106G	

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 30 of 65

rmation to identify your cas	se:		
Chiquita	Nicole	Carpenter	
First Name	Middle Name	Last Name	_
^{ng)} First Name	Middle Name	Last Name	
Bankruptcy Court for the:	Northern	District of Illinois	
		(State)	
· -			_
			Check if this is an
			amended filing
Form 106H			
ile H: Your Co	odebtors		12/15
nave any codebtors? (If y	ou are filing a joint case, do i	not list either spouse as a cod	ebtor.)
• •		• • •	mmunity property states and territories include Arizona, California,
	,,,,	J ,,	
. Did your spouse, former s	pouse, or legal equivalent liv	e with you at the time?	
No			
Yes. In which community	state or territory did you live?	Fill in	the name and current address of that person.
Name of your spouse, f	ormer spouse, or legal equiv	alent	_
Number Street			_
Number Street	State	Zip Code	_
	Chiquita First Name ng) First Name Bankruptcy Court for the: Porm 106H Ile H: Your Co Pe people or entities who a Proper are equally responsible boxes on the left. Attach question. Proper are last 8 years, have you puisiana, Nevada, New Mex Go to line 3. Did your spouse, former s No Yes. In which community s	First Name Middle Name Middle Name Bankruptcy Court for the: Northern Form 106H Ile H: Your Codebtors Pe people or entities who are also liable for any debth are equally responsible for supplying correct infoboxes on the left. Attach the Additional Page to the question. Practical Process of the left of the process of the process of the left of the process of th	Chiquita Nicole Carpenter First Name Middle Name Last Name Middle Name Last Name Bankruptcy Court for the: Northern District of Illinois (State) Form 106H Ile H: Your Codebtors Pe people or entities who are also liable for any debts you may have. Be as come have equally responsible for supplying correct information. If more space is reposed on the left. Attach the Additional Page to this page. On the top of any Aquestion. Inave any codebtors? (If you are filing a joint case, do not list either spouse as a code net last 8 years, have you lived in a community property state or territory? (Concuisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) Go to line 3. Did your spouse, former spouse, or legal equivalent live with you at the time?

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 31 of 65

ebtor 1 Chiquita First Name					
First Name	Nicole	Carpenter			
	Middle Name	Last Name	(Check if this is:	
ebtor 2 Spouse, if filing) First Name	Middle Name	Last Name		An amended filing	
					ng post-petition chapter
nited States Bankruptcy Court for the:	Northern	District of Illinois (State)	-	expenses as of the fo	
ase number		(State)			
known)				MM / DD / YYYY	
Official Form 106I					
chedule I: Your Ind	come				12/
art 1: Describe Employme		. (4		
Fill in your employment information.		Debtor 1		Debtor 2	
	Employment status	✓ Employed		Employed	
If you have more than one	Employment status	Employed Not Employed		Employed Not Employed	
If you have more than one job, attach a separate page with				= ' '	
If you have more than one job, attach a separate page with information about additional	Occupation	Not Employed		= ' '	
If you have more than one job, attach a separate page with information about additional employers.				= ' '	
If you have more than one job, attach a separate page with information about additional	Occupation	Not Employed L+P Foods, Inc. 7047 S. State Street		Not Employed	
If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal,	Occupation Employer's name	Not Employed L+P Foods, Inc.		= ' '	
If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or self-employed work. Occupation may include	Occupation Employer's name	Not Employed L+P Foods, Inc. 7047 S. State Street		Not Employed	
If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or self-employed work. Occupation may include student	Occupation Employer's name	Not Employed L+P Foods, Inc. 7047 S. State Street Number Street		Not Employed	
If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or self-employed work. Occupation may include	Occupation Employer's name	Not Employed L+P Foods, Inc. 7047 S. State Street	60637 Zip Code	Not Employed	State Zip Code

Official Form 106I Schedule I: Your Income page 1

\$1,698.43

4. Calculate gross income. Add line 2 + line 3.

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 32 of 65

Debtor 1 Chiquita First Name	Nicole Middle Name	Carpenter Last Name	Case number	(if known)	
Filst Name	Wildule Name	Last Name	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here		→ 4.	\$1,698.43		
5. List all payroll deduction					
5a. Tax, Medicare, and S	Social Security deductions	5a.	\$223.06		
5b. Mandatory contribu	tions for retirement plans	5b.	\$0.00		
5c. Voluntary contributi	ons for retirement plans	5c.	\$0.00		
5d. Required repaymen	ts of retirement fund loans	5d.	\$0.00		
5e. Insurance		5e.	\$0.00		
5f. Domestic support o	bligations	5f.	\$0.00		
5g. Union dues	. .	5g.	\$0.00		
	Specify:	•	\$0.00		
6. Add the payroll deduction	ons. Add lines 5a + 5b + 5c + 5d + 5e +5		\$223.06		
+5h.		_	• · ·		
7. Calculate total monthly	take-home pay. Subtract line 6 from line	4. 7.	\$1,475.37		
8. List all other income reg	•				
business, professio Attach a statement for	each property and business showing gro				
receipts, ordinary and monthly net income.	necessary business expenses, and the to	tal 8a.	\$0.00		
8b. Interest and dividen	nds	8b.	\$0.00		
8c. Family support pays	ments that you, a non-filing spouse, o	ra			
Include alimony, spous divorce settlement, and	sal support, child support, maintenance, d property settlement.	8c.	\$0.00		
8d. Unemployment com	pensation	8d.	\$0.00		
8e. Social Security		8e.	\$0.00		
Include cash assistanc assistance that you rec the Supplemental Nutr subsidies	ssistance that you regularly receive e and the value (if known) of any non-cast eive, such as food stamps (benefits unde rition Assistance Program) or housing	r	\$ 0.00		
Specify:		8f.	\$0.00		
8g. Pension or retireme		8g.	\$0.00		
_	ne. Specify:	F	\$0.00	+	
9. Add all other income Ad	d lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	8h. 9. <u>[</u>	\$0.00		
10.Calculate monthly incor	ne. Add line 7 + line 9. for Debtor 1 and Debtor 2 or non-filing sp	10.	\$1,475.37	+	= \$1,475.37
State all other regular of Include contributions from relatives.	contributions to the expenses that you an unmarried partner, members of your hats already included in lines 2-10 or amour	u list in <i>Schedule</i> ousehold, your depe	endents, your roommate		
Specify:					11. + \$0.00
	last column of line 10 to the amount i Summary of Schedules and Statistical Sur				12. \$1,475.37 Combined monthly income
13. Do you expect an increa	ase or decrease within the year after y	ou file this form?			monthly income
Yes. Explain:					

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 33 of 65

Fill in this infor	mation to identify your ca	ase:				
Debtor 1	Chiquita	Nicole	Carpenter			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing	(a) 	NA' I II - NI	LastNava	Check if this is:		
(Spouse, ii iiiii	9) First Name	Middle Name	Last Name	An amended filing	j	
United States	Bankruptcy Court for the:	Northern	District of Illinois	A supplement sho		chapter 13
Case number			(State)	expenses as of th	e following date:	
(If known)			_	MM / DD / YYYY	,	
Official	Form 106J					
	le J: Your E	xpenses				12/15
		-	e filing together, both are equally r	esnonsible for supply	ing correct	
information. If			form. On the top of any additional			nber
	cribe Your Housel	hold				
1. Is this a joi		ilolu				
	o to line 2					
	oes Debtor 2 live in a	senarate household?				
	_	soparate nousenoia.				
	No					
	-	ile Official Forms 106J-2, Expens	ses for Separate Household of Debto	r2.		
2. Do you have dependents?		No				
Do not list D	Debtor 1 and	Yes. Fill out this information for	Dependent's relationship to	Dependent's	Does depende	ent live
Debtor 2.	•	each dependent	Debtor 1 or Debtor 2	age	with you?	
	penses include of people other	No				
than	· · ·	Yes				
yourself an dependent	d your \square					
Part 2: Esti	mate Your Ongoin	g Monthly Expenses				
_	of a date after the ban		ou are using this form as a suppl plemental Schedule J, check the l	•	•	e
		-cash government assistance			V 2	
		it on Schedule I: Your Income	,		Your	rexpenses
	or home ownership ex or the ground or lot. 4.	kpenses for your residence. Ind	clude first mortgage payments and		4.	\$200.00
If not inc	luded in line 4:					
4a. Real e	estate taxes				4a	\$0.00
4b. Prope	rty, homeowner's, or rent	ter's insurance			4b	\$0.00
4c. Home	maintenance, repair, and	upkeep expenses			4c	\$0.00
4d. Home	owner's association or co	ondominium dues			4d.	\$0.00

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 34 of 65

Chiquita Debtor 1 Nicole Carpenter Case number (if known) First Name Middle Name Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$100.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$150.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$300.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning 9. \$75.00 10. Personal care products and services 10. \$75.00 11. Medical and dental expenses \$15.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$275.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance 15c \$110.00 15d. Other insurance. Specify: ___ 15d \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 17a \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: __ \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes. \$0.00 20h 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 35 of 65

Debtor 1	Chiquita	Nicole	Carpenter	Case number (if known)		
	First Name	Middle Name	Last Name			
21.Other	. Specify:				21	\$0.00
	late your monthly expens	ses.				\$1,300.00
	add lines 4 through 21.					\$0.00
22b. C	Copy line 22 (monthly expens	ses for Debtor 2), if any, fro	m Official Form 106J-2			\$1,300.00
22c. A	dd line 22a and 22b. The re	sult is your monthly expens	ses.		22.	
23.Calcu	late your monthly net inc	ome.				
23a. C	Copy line 12 (your combined	monthly income) from Sch	edule I.		23a	\$1,475.37
23b. C	copy your monthly expenses	from line 22 above.			23b	\$1,300.00
23c. S	ubtract your monthly expens	ses from your monthly incor	me.			\$175.37
	The result is your monthly no	et income.			23c	
24. Do y o	ou expect an increase or o	decrease in your expense	es within the year after you	file this form?		
			n within the year or do you exp			
mort	gage payment to increase o	or decrease because of a m	nodification to the terms of yo	ur mortgage?		
✓ 1	lo					
	′es					
_	Evalois horo					
	Explain here:					

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 36 of 65

Fill in this information to identify your case:				
Debtor 1	Chiquita	Nicole	Carpenter	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filin	g) First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois	
Case number (If known)			(State)	

Official Form 106Dec

Check if this is an
amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	elp you fill out bankruptcy forms?
	☑ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary at that they are true and correct.	nd schedules filed with this declaration and
×	/s/ Chiquita Carpenter	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 10/13/2016	Date
	MM/DD/YYYY	MM/DD/YYYY

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 37 of 65

Fill in this information to identify your case:							
Debtor 1	Chiquita	Nicole	Carpenter				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if fil	ing) First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the:	Northern	District of Illinois				
			(State)				
Case numbe	r						
(If known)							

Official Form 107

Check if this is an amended filing

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part	Part 1: Give Details About Your Marital Status and Where You Lived Before										
1.	What is your current marital status? Married Not married										
2.	✓ No	0	-			other than where you live now? ars. Do not include where you live now.					
	De	ebtor 1:			Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there		
				Same as Debtor 1			Same as Debtor 1				
	Nu	Number Street		From	Number Street			From To			
	Ci	ty	State	Zip Code		City	State	Zip Code			
						Same as Debtor 1			Same as Debtor 1		
	Nu	umber Street			From	Number Stree	t		From		
	_				To				To		
	Ci	ty	State	Zip Code		City	State	Zip Code			
	territories	s include Arizo	na, California	a, Idaho, Louisiana	ouse or legal equivalent in , Nevada, New Mexico, Puer ebtors (Official Form 106H).				mmunity property states and		

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 38 of 65

Debt	or 1		ole le Name	Carpent Last Nam		numbe	(if known)	
Part	2-	Explain the Sources of Your		Last NaIII				
4.	Did Fill i	you have any income from employr n the total amount of income you receiv vities. If you are filing a joint case and yo No Yes. Fill in the details.	ment or from operation	II busines	sses, including part-time			ears?
			Debtor 1			De	btor 2	
			Sources of income Check all that apply.	•	Gross income (before deductions and exclusions)		urces of income eck all that apply.	Gross income (before deductions and exclusions)
		rom January 1 of current year until ne date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business		\$15524.72		Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: lanuary 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business		\$25000.00		Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: lanuary 1 to December 31, 2014) YYYYY	Wages, commissions, bonuses, tips Operating a business		\$25000.00		Wages, commissions, bonuses, tips Operating a business	
l k	nclu bene case List 6	you receive any other income during de income regardless of whether that in effit payments; pensions; rental income; is and you have income that you received each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Exan interest; dividends; mo d together, list it only on	nples of oney colle	other income are alimony; contend from lawsuits; royalties Debtor 1.	s; and	gambling and lottery wini	
•			Debtor 1			D	ebtor 2	
			Sources of inco Describe below.	me	Gross income from each source (before deductions and exclusions)	D	ources of income escribe below.	Gross income from each source (before deductions and exclusions)
		From January 1 of current year until he date you filed for bankruptcy:				_		
		For last calendar year: January 1 to December 31, 2015) YYYY	_					
		For the calendar year before that: January 1 to December 31, 2014) YYYY	_			_		
						_		

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 39 of 65

Debtor 1 Chiquita Carpenter Case number (if known) Nicole Middle Name Part 3: List Certain Payments You Made Before You Filed for Bankruptcy 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? ✓ No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or City State Zip Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or City State Zip Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or City Zip Code State vendors Other

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 40 of 65

Deptor 1	Chiquita	Nicole	Ca	arpenter	Case number (if known)
	First Name	Middle Name		st Name		
Insid corp age	ders include your re porations of which yo	you filed for bankruptcy, of latives; any general partners ou are an officer, director, per a business you operate as and alimony.	s; relatives of any erson in control, o	general partners; par r owner of 20% or mo	tnerships of which y are of their voting se	ou are a general partner; curities; and any managing
Z	No Year Lint all a server	ata ta an tantan				
П	Yes. List all payme	nts to an insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name			<u> </u>		
	Number Street					
	City	State Zip Code				
	Insider's Name					
	Number Street					
	City	State Zip Code				
insi	der?	rou filed for bankruptcy, d		payments or trans	fer any property o	n account of a debt that benefited an
✓	No Yes. List all paymer	nts that benefited an insider.				
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
						module decitors name
	Insider's Name					
	Number Street					
	City	State Zip Code				
	Insider's Name					
	Number Street					
	City	State Zip Code				

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 41 of 65

Debtor 1 Chiquita Carpenter Case number (if known) Nicole Identify Legal Actions, Repossessions, and Foreclosures Part 4: 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number Concluded NumberStreet City State Zip Code Case title Pending Court Name On appeal Case number Concluded NumberStreet City State Zip Code 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name **Explain what happened** Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 42 of 65

Debto	r 1	Chiquita First Name	Nicole Middle Name	Carpenter Last Name	Case number (if known)		
			filed for bankruptcy, did an		ank or financial institution, s	et off any amou	nts from your
[✓	No Yes. Fill in the details.					
				Describe the action the	e creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street		Last 4 digits of account nu	umber: XXXX-		
		City Stat	te Zip Code				
			led for bankruptcy, was any odian, or another official?	of your property in the p	ossession of an assignee fo	or the benefit of	creditors, a court-
[✓	No Yes					
Part 5		List Certain Gifts a					
13.	Wi	thin 2 years before you	ı filed for bankruptcy, did yo	ou give any gifts with a to	tal value of more than \$600	per person?	
		Yes. Fill in the details for	-				
		Gifts with a total value per person	e of more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Ga	ave the Gift				
		Number Street					
		City State Person's relationship to	•				
		Person to Whom You Ga	ave the Gift				
		Number Street					
		City State Person's relationship to	•				

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 43 of 65

Deb	tor 1	Chiquita First Name	Nicole Middle Name	Carpenter Last Name	Case number (if known)		
14.	Wit	No		you give any gifts or contrib	utions with a total value of	more than \$600	to any charity?
	Ш	Yes. Fill in the details for	each gift or contribution.				
		Gifts or contributions that total more than \$6		Describe what you control	ributed	Date you contributed	Value
		Charity's Name		-			
		Number Street		-			
		City State	e Zip Code				
Part	6:	List Certain Losses	S				
		No Yes. Fill in the details. Describe the property how the loss occurred	•	Describe any insurance Include the amount that inspending insurance claims A/B: Property.	surance has paid. List	Date of your loss	Value of property lost
16.	abo	ut seeking bankruptcy	or preparing a bankrupt	ou or anyone else acting on y cy petition? credit counseling agencies for some counseling agencies for	services required in your bank		nyone you consulted Amount of
				transferred		or transfer was made	payment
		LAW FIRM		Attorney's Fee - 300.00		10/13/2016	\$300.00
		Person Who Was Paid 11101 S. Western Avenue	0				
		Number Street	<u> </u>	•			
		Chicago Illino	ois 60643				
		City State		•			
		Email or website addres	s				
		Person Who Made the P	ayment, if Not You				
		Person Who Was Paid					
		Number Street					
		City State	e Zip Code				
		Email or website addres	S				
		Person Who Made the P	ayment, if Not You	•			

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 44 of 65

Deb	tor 1	Chiquita	Nicole		ase number (if known)		
		First Name	Middle Name	Last Name			
17.	help	you deal with your creditors not include any payment or transi No	or to make payments		alf pay or transfer a	any property to anyo	one who promised to
	Ш	Yes. Fill in the details.				-	
				Description and value of any protransferred	pperty		Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
		Only Claic	2ip 0000				
	Inclu	ordinary course of your busing the both outright transfers and to sfers that you have already listed No Yes. Fill in the details.	ransfers made as secui	rity (such as the granting of a securit			Oo not include gifts and
				Description and value of any property transferred	Describe any payments re in exchange	ceived or debts paid	Date d transfer was made
		Person Who Received Transfe	er				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person Who Received Transfe	er				
		Number Street					
		City State Person's relationship to you	Zip Code				
19.		nin 10 years before you filed to ese are often called asset-protec		u transfer any property to a self-s	ettled trust or simil	ar device of which y	ou are a beneficiary?
		No Yes. Fill in the details.					
				Description and value of the pr	operty transferred		Date transfer was made
		Name of trust					

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 45 of 65

Debto	r 1	Chiquita First Name	Nicole Middle Name		Carpenter Last Name	c	ase number (if known)		
Part 8		List Certain Financial A		ruments		oxes. a	and Storage Units		
20. \ r	With nov	nin 1 year before you filed for red, or transferred? Ide checking, savings, money mo peratives, associations, and othe	bankruptcy, wer	e any finai	ncial accounts or ins	rument	s held in your name, or	-	
[<u> </u>	No Yes. Fill in the details.		Last 4 number	digits of account er		e of account or rument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid Number Street		XXXX-			Checking Savings Money market Brokerage Other		
		Person Who Was Paid Number Street City State	Zip Code Zip Code	XXXX-			Checking Savings Money market Brokerage Other		
		you now have, or did you have er valuables? No Yes. Fill in the details.	-	efore you f	iled for bankruptcy, a	ny safe	deposit box or other de	pository for secur	ities, cash, or
				Who else	e had access to it?		Describe the cont	ents	Do you still have it?
		Name of Financial Institution		Name	Street		_ _		☐ No ☐ Yes
		Number Street City State	Zip Code	Number City		Code	_		
22. I	_	e you stored property in a sto No Yes. Fill in the details.	rage unit or plac	e other th	an your home within	1 year I	pefore you filed for bank	ruptcy?	
	_	res. I in in the details.		Who else	e had access to it?		Describe the cont	ents	Do you still have it?
		Name of Storage Facility Number Street		Name Number	Street State Zi	Code	- - -		☐ No ☐ Yes
		City State	Zip Code	City	State ZI	Code			

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 46 of 65

		C				
	First Name Middle Name	e La	ast Name			
t 9:	Identify Property You Hold or Co	ntrol for Som	eone Else			
D -			0 lm alla a			- t f
	you hold or control any property that some	meone eise owns	? include any	property you b	orrowed from, are storing for, or notal	n trust for
✓	No					
	Yes. Fill in the details.					
		Where is the	ne property?		Describe the contents	Value
	Owner's Name	Number Stre	eet			
	Nearly of Otrest			_		
	Number Street					
		<u> </u>	01-1-	7. 0. 1.		
		City	State	Zip Code		
	City State Zip Code					
	.					
t 10:	Give Details About Environmen	tal Information	1			
r the p	purpose of Part 10, the following definitions a	oply:				
·		•	aulation cor-	orning pollution	contamination, releases of	
	E <i>nvironmental law</i> means any federal, state, on maxardous or toxic substances, wastes, or maxer		-	• .		
	ncluding statutes or regulations controlling th	•				
		·				
	Site means any location, facility, or property as or used to own, operate, or utilize it, including	•	environmental	law, whether you	now own, operate, or utilize it	
	or used to own, operate, or utilize it, including	disposai sites.				
	Hazardous material means anything an enviro		s as a hazardo	us waste, hazard	ous substance,	
te	oxic substance, hazardous material, pollutant			,		
	•	i, contaminant, or si	milar term.	,		
port a	all notices, releases, and proceedings that you					
port a	all notices, releases, and proceedings that you					
	all notices, releases, and proceedings that you sany governmental unit notified you that	u know about, regar	dless of when	they occurred.	or in violation of an environmental law?	
	s any governmental unit notified you that	u know about, regar	dless of when	they occurred.	or in violation of an environmental law?	
	s any governmental unit notified you that	u know about, regar	dless of when	they occurred.	or in violation of an environmental law?	
	s any governmental unit notified you that	u know about, regar	dless of when	they occurred.		
	s any governmental unit notified you that	u know about, regar	dless of when	they occurred.	or in violation of an environmental law? Environmental law, if you know it	Date of
	s any governmental unit notified you that	u know about, regar	dless of when	they occurred.		
	s any governmental unit notified you that	u know about, regar	dless of when e or potentia	they occurred.		Date of
	s any governmental unit notified you that No Yes. Fill in the details. Name of site	Government	dless of when e or potentia ntal unit	they occurred.		Date of
	s any governmental unit notified you that No Yes. Fill in the details.	u know about, regar	dless of when e or potentia ntal unit	they occurred.		Date of
	s any governmental unit notified you that No Yes. Fill in the details. Name of site	Government Number Streen	dless of when e or potentia ntal unit al unit	they occurred.		Date of
	s any governmental unit notified you that No Yes. Fill in the details. Name of site	Government	dless of when e or potentia ntal unit	they occurred.		Date of
	No Yes. Fill in the details. Name of site Number Street	Government Number Streen	dless of when e or potentia ntal unit al unit	they occurred.		Date of
	s any governmental unit notified you that No Yes. Fill in the details. Name of site	Government Number Streen	dless of when e or potentia ntal unit al unit	they occurred.		Date of
Has	No Yes. Fill in the details. Name of site Number Street	Government Government Number Street	e or potentia ntal unit al unit eet State	they occurred.		Date of
Has	No Yes. Fill in the details. Name of site Number Street City State Zip Code ve you notified any governmental unit of	Government Government Number Street	e or potentia ntal unit al unit eet State	they occurred.		Date of
Has	No Yes. Fill in the details. Name of site Number Street City State Zip Code ve you notified any governmental unit of	Government Government Number Street	e or potentia ntal unit al unit eet State	they occurred.		Date of
Has	No Yes. Fill in the details. Name of site Number Street City State Zip Code ve you notified any governmental unit of	Government Government City any release of haz	e or potentia ntal unit cal unit State	they occurred.	Environmental law, if you know it	Date of notice
Has	No Yes. Fill in the details. Name of site Number Street City State Zip Code ve you notified any governmental unit of	Government Government Number Street	e or potentia ntal unit cal unit State	they occurred.		Date of notice
Has	No Yes. Fill in the details. Name of site Number Street City State Zip Code ve you notified any governmental unit of	Government Government City any release of haz	e or potentia ntal unit cal unit State	they occurred.	Environmental law, if you know it	Date of notice
Has	No Yes. Fill in the details. Name of site Number Street City State Zip Code ve you notified any governmental unit of No Yes. Fill in the details.	Government City Government City Government City Government City Government	e or potentia ntal unit al unit eet State zardous mate	they occurred.	Environmental law, if you know it	Date of notice
Has	No Yes. Fill in the details. Name of site Number Street City State Zip Code ve you notified any governmental unit of	Government Government City any release of haz	e or potentia ntal unit al unit eet State zardous mate	they occurred.	Environmental law, if you know it	Date of notice
Has	No Yes. Fill in the details. Name of site Number Street City State Zip Code ve you notified any governmental unit of No Yes. Fill in the details.	Government City Government City Government City Government City Government	e or potentia ntal unit al unit state state zardous mate	they occurred.	Environmental law, if you know it	Date of notice
Has	No Yes. Fill in the details. Name of site Number Street City State Zip Code ve you notified any governmental unit of No Yes. Fill in the details.	Government Government City Government City Government Government Government Government Government	e or potentia ntal unit al unit state state zardous mate	they occurred.	Environmental law, if you know it	Date of notice
Has	No Yes. Fill in the details. Name of site Number Street City State Zip Code ve you notified any governmental unit of No Yes. Fill in the details.	Government Government City Government City Government Government Government Government Government	e or potentia ntal unit al unit state state zardous mate	they occurred.	Environmental law, if you know it	Date of notice
Has	No Yes. Fill in the details. Name of site Number Street City State Zip Code ve you notified any governmental unit of No Yes. Fill in the details.	Government Government Number Stree Government Number Stree Government Government Number Stree Government Number Stree	e or potentia ntal unit al unit eet State zardous mate	zip Code	Environmental law, if you know it	Date of notice

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 47 of 65

Deb	otor 1	Chiquita First Name		licole Middle Name	Carpenter Last Name	Case r	number (if known)	
		First Name	IV.	iliddie Name	Last Name			
26.	Hav	e you been a party	in any judicia	l or administra	ative proceeding under a	any environmental	l law? Include settlements and orders	S.
	✓	No						
		Yes. Fill in the deta	ils.					
					Court or agency		Nature of the case	Status of the
		Case title						case
		Case title						Pending
				_	Court Name			On appeal
		Case number			Number Street			_
								Concluded
					City State	Zip Code		
Part	t 11:	Give Details A	bout Your E	Business or	Connections to An	y Business		
			411					
27.	With	nin 4 years before	you filed for b	ankruptcy, did	you own a business or	have any of the fol	llowing connections to any business	?
		A sole propriet	or or self-emplo	yed in a trade,	profession, or other activit	y, either full-time or	part-time	
		A member of a	limited liability	company (LLC)	or limited liability partners	ship (LLP)		
		A partner in a	•					
			ctor, or managir	-				
		An owner of at	least 5% of the	voting or equity	securities of a corporatio	n		
	✓	No. None of the abo	ove applies. Go	to Part 12.				
		Yes. Check all that a	apply above and	d fill in the detail:	s below for each business			
					Describe the natu	re of the business	• •	
							include Social Security nu	imber or IIIN.
		Business Name			_		EIN:	
		Number Street			Name of accounts	ant or bookkeeper	Dates business existed	
					_	unt of bookkeeper	From To	
		City	State	Zip Code			11011110	
					Describe the net	us of the business	Empleyer Identification n	umber De net
					Describe the natu	re of the business	Employer Identification no include Social Security no	
							EIN:	
		Business Name						
		Number Ctrest			_		Dates business existed	
		Number Street			Name of accounta	ant or bookkeeper		
		City	State	Zip Code	_		From To	
		J.,	Ciaio	p				
					Describe the natu	re of the business	Employer Identification n	umber Do not
							include Social Security nu	
		- Li			_		EIN:	
		Business Name						
		Number Street			_		Dates business existed	
					Name of accounta	ant or bookkeeper		
		City	State	Zip Code			From To	
		-		-				

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 48 of 65

Deb	otor 1	Chiquita	Nicole	Carpenter	Case number (if known)
		First Name	Middle Name	Last Name	
28.		nin 2 years before you fi litors, or other parties.	led for bankruptcy, did you ç	give a financial statement to	anyone about your business? Include all financial institutions,
	✓	No Yes. Fill in the details belo	ow.		
				Date issued	
		Name		MM/DD/YYYY	
		Number Street			
		City Sta	ate Zip Code		
Par	t 12:	Sign Below			
	true a	and correct. I understan	d that making a false statem	ent, concealing property, or	and I declare under penalty of perjury that the answers are robtaining money or property by fraud in connection with a s, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		🗶 /s/ Chiqui	ita Carpenter	*	
		Signature of			Signature of Debtor 2
		Date 10/13/2	2016		Date
	Did y	ou attach additional pag	ges to Your Statement of Fir	ancial Affairs for Individual	s Filing for Bankruptcy (Official Form 107)?
	✓ N	lo			
	Y	es			
	Did y	ou pay or agree to pay s	someone who is not an attor	ney to help you fill out bank	ruptcy forms?
	✓ N	lo			
	□ Y	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
, <u> </u>	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes:
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft:
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

10/13/2016

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.

10/13/2016

- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00 For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case4 and other expenses of \$371.76

- 3. Before signing this agreement, the attorney has received, \$300.00 toward the flat fee, leaving a balance due of \$3,700.00; and \$61.76 for expenses, leaving a balance due of \$4,071.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	10/13/2016	
Signed:		
/s/ Chiq	uita Carpenter Chiquate Careporte	
		/s/ Megan Holmes
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Local Bankruptcy Form 23c

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 58 of 65

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern Distri		
n re -	Chiquita Nicole Carpenter Debtor		Case No.	(If known)
	Deptor		Chapter	Chapter 13
	DISCLOSURE OF C	COMPENSATIO	N OF ATTORNEY FO	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and F that compensation paid to me within services rendered or to be rendered is as follows:	Fed. Bankr. P. 2016(b), I one year before the filing	certify that I am the attorney for to got the petition in bankruptcy, or	he abovenamed debtor(s) and agreed to be paid to me, for
	For legal services, I have agreed to	accept		\$4,000.0
	Prior to the filing of this statement I	have received		\$300.0
	Balance Due			\$3,700.0
2.	The source of the compensation paid	d to me was:		
	✓ Debtor	Other (specif	у)	
3.	The source of the compensation paid	d to me is:		
	✓ Debtor	Other (specif	y)	
4.	I have not agreed to share the a members and associates of my		ation with any other person unles	s they are
		aw firm. A copy of the agi	n with a other person or persons verement, together with a list of the	
5.	In return for the above-disclosed fee a. Analysis of the debtor's finance bankruptcy;	_	-	
	b. Preparation and filing of any p	petition, schedules, state	ments of affairs and plan which r	nay be required;
	c. Representation of the debtor	at the meeting of creditor	s and confirmation hearing, and a	any adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings	s and other contested bankruptcy	matters;
6.	By agreement with the debtor(s), the	above-disclosed fee doe	es not include the following service	es:
		CERTIFIC	ATION	
	I certify that the foregoing is a complene debtor(s) in this bankruptcy proceed		ement or arrangement for payme	ent to me for representation
	10/13/2016		/s/ Megan Holmes	
	Date		Signature of Attorney	
	_		Semrad Law Firm	
			Name of law firm	

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 59 of 65

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re: _	Carpenter, Chiquita Nicole Debtor(s)	Case No	Case No		
	Debiol(s)	Chapter. Cha	pter13		
	VERIFICATION OF CREDITOR MATRIX				
	The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their know				
Date:	10/13/2016	/s/ Carpenter, Chiquita Nicole			
		Carpenter, Chiquita Nicole Signature of Debtor			

NATIONAL CREDIT SYSTEM 3750 NATURALLY FRESH BLV ATLANTA , GA 30349

I C SYSTEM INC PO BOX 64378 SAINT PAUL , MN 55164

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE , FL 32256

OAC PO BOX 500 BARABOO , WI 53913

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA , GA 30301

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA , GA 30301

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602

HARRIS & HARRIS LTD 111 W JACKSON BLVD S-400 CHICAGO , IL 60604

Mercy Hospital 2525 S. Michigan Avenue Chicago , IL 60616 Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 61 of 65

Debtor 1 Chiquita First Name	Nicole Middle Name	Carpenter Last Name	Case number (if known)	
	estions for Reporting Purpos			
^{16.} What kind of debts do you have?	16a. Are your debts primari "incurred by an individu No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primari	ly consumer debt al primarily for a p ly business debts investment or thr	ersonal, family, or househ Properties of the Business debts are debts ough the operation of the	s that you incurred to obtain business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid tha	ter 7. Do you estimat		verty is excluded and administrative d creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,001	-5,000 -10,000 1-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$10,0 \$50,0	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,0 \$50,0	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to file under 0 of title 11, United States Codunder Chapter 7.	Chapter 7, I am aw e. I understand the and I did not pay o ained and read the	are that I may proceed, if e e relief available under each r agree to pay someone wh e notice required by 11 U.S	
	I understand making a false s	tatement, conceali case can result in	ng property, or obtaining i fines up to \$250,000, or i	• •
	Signature of Debtor 1 Executed on10/13/20 MM / /	116 DD / YYYY	Signature of D Executed or	

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 62 of 65

Fill in this infor	mation to identify your c	ase:		
Debtor 1	Chiquita	Nicole	Carpenter	
	First Name	Middle Name	Last Name	-
Debtor 2 (Spouse, if filing)				_
(Spouse, II illing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
(If known)				
Official	Form 106Da			Check if this is a amended filing
Official	Form 106De			anonasa ming
Declarat	ion About an	Individual Deb	tor's Schedules	12/1
If two married	naanla ara filing tagath	ar bath are equally reen	onsible for supplying correct i	nformation
n coro marriou	poopio aro iling togotii	on, worm are equally reep	one.blo to: cappijing contact.	
				ing a false statement, concealing property, or obtaining
	erty by fraud in connect 1341, 1519, and 3571.	ion with a bankruptcy ca	ase can result in fines up to \$2	250,000, or imprisonment for up to 20 years, or both. 18
0.0.0.33 .02,	,,,	•	•	
Part 1: Sign	n Below			
Did you p	ay or agree to pay some	one who is NOT an atto	rney to help you fill out bankru	iptcy forms?
√ No				
□ Vec	Name of person		Attach Ranknintov Pat	tition Preparer's Notice, Declaration, and
LJ 163.			Signature (Official Fort	
		e that I have read the su	ımmary and schedules filed wi	th this declaration and
tnat they	are true and correct.	- 1		
🗶 /s/ Chiqu	uita Carpente	HA appentise	*	

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

Date 10/13/2016

MM/DD/YYYY

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 63 of 65

Debtor 1	1 Chiquita	Nicole	Carpenter	Case number (f known)
· · ·	First Name	Middle Name	Last Name	
	thin 2 years before y editors, or other part		you give a financial statem	nent to anyone about your business? Include all financial institutions
	No Yes. Fill in the deta	ils below.		
			Date issued	
	Name		MM/DD/YYYY	_
	Number Street			
	City	State Zip Code	MANAGEMENT	
Part 12	Sign Below			
a ba	• • • • • • • • • • • • • • • • • • •	esult in fines up to \$250,00	0, or imprisonment for up to	o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1		West 100	Signature of Debtor 2
	Date 10	Date 10/13/2016		Date
Did :	you attach additiona	I pages to Your Statement	of Financial Affairs for Indiv	viduals Filing for Bankruptcy (Official Form 107)?
	No	. •		
	Yes			
Did :	you pay or agree to p	oay someone who is not an	attorney to help you fill out	bankruptcy forms?
V	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 64 of 65

	1 Chiquita	Nicole	Carpenter	Case number (if known)	
	First Name	Middle Name	Last Name	No. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
		amily income that applies		:	
16	Sa. Fill in the state in wh	hich you live.	Illinois		
16	3b. Fill in the number o	f people in your household.	1		
16	household	mily income for your state ar fied in the separate instructio	To find	a list of applicable median income amounts, go online ay also be available at the bankruptcy clerk's office.	\$49,741.00
7. H e	ow do the lines comp	are?			
17	7a. Line 15b is less under 11 U.S.C	s than or equal to line 16c. C <i>C. § 1325(b)(3)</i> . Go to Part	On the top of page 1 of this 3. Do NOT fill out <i>Calculatio</i>	form, check box 1, <i>Disposable income is not determined</i> on of <i>Disposable Income</i> (Official Form 122C-2).	
17	U.S.C. § 1325(•	out Calculation of Dispos	ck box 2, Disposable income is determined under 11 able Income (Official Form 122C-2). On line 39 of that	
rt 3:	Calculate Your C	ommitment Period Und	der 11 U.S.C. §1325(b)	(4)	
3. C	opy your total average	e monthly income from lin	e 11.		\$1,740.35
	-			s not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
19	9a. If the marital adjustr	ment does not apply, fill in 0	on line 19a.		-\$0.00
15	9b. Subtract line 19a	from line 18.			\$1,740.35
. Ca	alculate your current	monthly income for the ye	ear. Follow these steps:		
20	Da. Copy line 19b.				\$1,740.35
	Multiply by 12 (the	number of months in a year;).		x 12
20	Db. The result is your co	urrent monthly income for th	e year for this part of the for	rm.	\$20,884.20
20	Oc. Copy the median fa	mily income for your state a	nd size of household from I	ine 16c.	\$49,741.00
. н	ow do the lines comp	are?			
Ē		line 20c. Unless otherwise is 3 years. Go to Part 4.	ordered by the court, on the	e top of page 1 of this form, check box 3, The	
С		an or equal to line 20c. Unles <i>period is 5 years.</i> Go to Part		court, on the top of page 1 of this form, check box	
rt 4:	Sign Below				
	By signing here I de	olare under penalty of periur	y that the information on thi	is statement and in any attachments is true and correct.	
	by signing here, I de	clare under penalty of penalt	y tractile information on the	is statement and an any attachments is true and concer.	
	/s/ Chiquita C		Elgentel x	Signature of Debtor 2	
	Date 10/13/20	16		Date	
	MM/DD/Y			MM/DD/YYYY	

Case 16-32660 Doc 1 Filed 10/13/16 Entered 10/13/16 12:06:41 Desc Main Document Page 65 of 65

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Carpenter, Chiquita Nicole	Case No	
***************************************	Debtor(s)	0430 140.	
		Chapter.	Chapter13
	VERIFICAT	ION OF CREDITOR MA	TRIX
T knowledg	he above named Debtors hereby verify that e.	the attached list of creditors is t	rue and correct to the best of their
Date:	10/13/2016	/s/ Carpenter, C Carpenter, Chic	The transfer of the transfer o